

Form B18 (Official Form 18)(9/97)

United States Bankruptcy Court
District Of District of New Jersey
402 East State Street
Trenton, NJ 08608

In re:

Patrick J ONeil
300 Third Ave, Room 2
Bradley Beach, NJ 07720-0000
xxx-xx-4150

Debtor(s):)

) Case Number: 03-49053-KCF

)

)

)

)

)

) Chapter: 7

)

)

Employer's Tax I.D. No.:

)

Debtor:

)

)

DISCHARGE OF DEBTOR

It appearing that the debtor is entitled to a discharge, **IT IS ORDERED** : The debtor is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

Dated: March 3, 2004

BY THE COURT

Honorable Kathryn C. Ferguson
United States Bankruptcy Judge

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

**EXPLANATION OF BANKRUPTCY DISCHARGE
IN A CHAPTER 7 CASE**

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a discharged debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. [In a case involving community property, there are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts that are Not Discharged.

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts that are in the nature of alimony, maintenance, or support;
- c. Debts for most student loans;
- d. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- e. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle while intoxicated;
- f. Some debts which were not properly listed by the debtor;
- g. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- h. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts.

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

Enterprise Systems Incorporated
11487 Sunset Hills Road
Reston, Virginia 20190-5234

CERTIFICATE OF SERVICE

District/off: 0312-3
Case: 03-49053

User: dnorton
Form ID: bl8

Page 1 of 1
Total Served: 34

Date Rcvd: Mar 03, 2004

The following entities were served by first class mail on Mar 05, 2004.

db Patrick J O'Neil, 300 Third Ave, Room 2, Bradley Beach, NJ 07720-0000
aty Anna C. Little, 97 Navesink Avenue, PO Box 382, Highlands, NJ 07732
smg U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg United States Trustee, Office of the United States Trustee, One Newark Center, Suite 2100, Newark, NJ 07102
nc Anna C Little, Anna C Little, 97 Navesink Avenue, PO BOX 382, Highlands, NJ 07732
505578892 American Express, PO Box 5207, Ft Lauderdale, FL 33310-5207
505578891 American Express, PO Box 7863, Ft Lauderdale, FL 33329-7863
505578893 American Express, US Payment Florida, 2965 W Corporate Lakes Blvd, Weston, FL 33331-3626
505578876 Budget, 6 Newman Springs Road, Red Bank, NJ 07701
505578887 CCS Ocean, Inc, PO Box 729, Red Bank, NJ 07701
505578890 Center State Collections Co In, PO Box 18876, Newark, NJ 07191-8876
505578883 Central Jersey Pulmonary Medic, PO Box 284, Wickatunk, NJ 07765-0284
505578875 Citi Cards, PO Box 6500, Sioux Falls, SD 57117
505578900 Cynthia Capello, PO Box 1251, Granby, CO 80446
505578886 Emergency Medical Associates, PO Box 717, Livingston, NJ 07039
505578899 Enterprise Rental Car, 73 Main Street, Eatontown, NJ 07724
505578901 John J Verdon, Jr, MD, PA, 535 Sycamore Avenue, Shrewsbury, NJ 07702
505578881 Keystone Financial Services, PO Box 730, Allenwood, NJ 08720-0730
505578882 Meridian Health System, PO Box 397, Neptune, NJ 07754-0397
505578898 Monmouth County Probation, Monument Park, Freehold, NJ 07728
505578884 Red Bank Radiologists, PA, PO Box 476, Red Bank, NJ 07701-0476
505578879 Riverview Medical Center MBH, PO Box 34020, Newark, NJ 07189
505578878 Silver Hill Hospital, 208 Valley Road, New Canaan, CT 06840
505578889 Sovereign Bank, PO Box 12646, Reading, PA 19612
505578888 St Barnabas Health Care System, Monmouth Medical Center, PO Box 903, Oceanport, NJ 07757-0903
505578885 Tidal Emergency Physicians, PO Box 41433, Philadelphia, PA 19101-1433
505578896 Victoria's Secret Customer Svc, PO Box 182128, Columbus, OH 43218-2128

The following entities were served by electronic transmission on Mar 04, 2004 and receipt of the transmission was confirmed on:

tr E-mail: dstraffi@epitrustee.com Mar 04 2004 03:04:34 Daniel E. Straffi, 670 Commons Way, Building I, Toms River, NJ 08755
505711453 EDI: BECKLEE.COM Mar 04 2004 02:09:00 American Express Centurion Bank, P.O. Box 3001, Malvern, PA 19355-0701
505578897 EDI: FIRSTUSA.COM Mar 04 2004 02:10:00 Bank One, PO Box 8650, Wilmington, DE 19899-8650
505578895 EDI: CAPITALONE.COM Mar 04 2004 02:09:00 Capital One Services, PO Box 85015, Richmond, VA 23285-5015
505578894 EDI: CAPITALONE.COM Mar 04 2004 02:09:00 Capital One Services Inc, 1957 Westmoreland Road, Richmond, VA 23276-5617
505578880 E-mail: mrdiscen@discoverfinancial.com Mar 04 2004 03:09:30 Discover Financial Services In, PO Box 3008, New Albany, OH 43054-3008
505578877 E-mail: mrdiscen@discoverfinancial.com Mar 04 2004 03:09:30 Discover Platinum, PO Box 15192, Wilmington, DE 19850-5192

TOTAL: 7

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

I, Joseph Speetjens, declare under the penalty of perjury that I have served the attached document on the above listed entities in the manner shown, and prepared the Certificate of Service and that it is true and correct to the best of my information and belief.

First Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 05, 2004

Signature:

